

Dear Reader:

SBA National Ombudsman Michael L. Barrera will meet with community leaders, members of trade and business associations and small business owners to discuss concerns about federal regulatory compliance and enforcement in the region.

The meeting will be January 31, 2005 from 8:30 a.m. to 12:00 noon at the Animal and Food Science Building, Room 101 located on the Texas Tech Campus at the SW corner of Indiana and Brownfield Highway. Parking will be to the south of the Animal and Food Science Building and the entry will be on the south side.

*The seating will be limited and if you have businesses that would like to take part and voice their issues they will need to call 1-800-676-1005 ext 102 or 116 to receive the necessary ground rules.*

Tom W. Dowell  
District Director

## The Role of the SBA's National Ombudsman

Congress established the Office of the National Ombudsman and 10 regulatory fairness boards in 1996 as part of the Small Business and Agriculture Regulatory Enforcement Fairness Act. That Act was designed to ensure that businesses, small government entities, and small nonprofit organizations that experience unfair regulatory enforcement actions by federal agencies have a means to register their comments about such actions. The SBA's National Ombudsman seeks to substantiate such claims. Each year, the National Ombudsman files a report with Congress on how federal agencies have treated small entities in the process of implementing their regulatory enforcement actions. Public comments are crucial components of these reports.

The National Ombudsman can help if -

- You are or represent a small business, small government entity or small nonprofit organization;
- Your comments or complaints are directly related to a federal agency that has regulatory authority over small businesses; and
- A compliance or enforcement action has been taken by a federal agency or such an action is imminent.

## Mail Database

Do you have changes we need for correspondence, newsletters, training, notices, etc? If we have the incorrect person receiving any of the above or if you know of someone that would like to be added to our database, please contact:

Joe Norris, IRM  
[Joseph.norris@sba.gov](mailto:Joseph.norris@sba.gov)  
800-676-1005 or 806-472-7462 ext. 121

## NEW SBA NOTICES

**SBA Information Notice – 5000-937 effective 12/13/2004** – Risk Management Bench Marks in 504 LAMP.

**SBA Policy Notice – 5000-938 effective 12/17/2004** – Changes to the 7(a) Loan Program as a result of new legislation.

**SBA Policy Notice – 5000-939 effective 12/17/2004** – Changes to International Trade Loan Programs as a result of changes to the Small Business Act.

**SBA Policy Notice – 5000-940 effective 12/21/2004** – Changes to 504 Loan Program as a Result of New Legislation.

For the complete Policy Notice please log onto our web site, [www.sba.gov/banking](http://www.sba.gov/banking), and select Notices. If you have questions, please call 806-472-7462/800-676-1005 and speak to Armando Garcia, ext., 111 or Sally Parvin, ext. 116.

## JANUARY CALENDAR

### "Happy New Year"

- Jan. 11 Project Excel Matchmaking Event, Odessa
- Jan. 13 Finance Workshop at Lubbock Hispanic Chamber of Commerce
- Jan. 18 Capline Contracts & 8(a) Training Workshops, Amarillo
- Jan. 20 Teleconference – "What's New With SBA".
- Jan. 20 Legal Issues and Finance Workshops, Abilene
- Jan. 25 Legal Business Issues Workshop at Midland College, Midland.
- Jan. 26 SBA Finance & Informational Workshop, SBDC/Lubbock.
- Jan. 27 Legal Business Issues Workshop at Midland College, Midland.
- Jan. 27 SBA Finance Workshop, West Texas A&M SBDC, Amarillo.

## **DECEMBER LENDING REPORT**

There were 30 loans approved in December. Of those; 10 were LowDoc; 6 were SBAExpress; 0 \*CommunityExpress; 10 were PLP lenders, 4 were 7(a) (in-house), and 4 were 504 loans (PLP Center). The following lenders, including 5 out of district lenders (OODL), made loans during the month of December.

<b>Lender</b>	<b># of Loans</b>
American Bank of Commerce, Lubbock	1
AimBank, Littlefield	1
Bank-America National Association, Charlotte, NC OODL	3
Business Loan Center, LLC, New York, NY OODL	1
Capital One Fed. Savings Bank, Mclean, VA OODL	1
Caprock Business Financial Corp., Lubbock	1
City Bank, Lubbock	2
First Bank & Trust Company, Lubbock	2
First Bank of West Texas, Big Spring	1
First National Bank, Anson	1
First State Bank, Mobeetie	1
The Herring National Bank, Vernon	2
Houston-Galveston Area Local Development, Houston OODL	2
PlainsCapital Bank, Lubbock	3
Security Bank, Idalou	1
Southwest Bank, Odessa	2
State National Bank, Lubbock	2
Texas Panhandle Regional Development, Amarillo	1
Wells Fargo Bank Nat'l Assoc., San Jose, CA OODL	2

U.S. SMALL BUSINESS ADMINISTRATION  
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LUBBOCK TX 79401-2693

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OFFICIAL BUSINESS  
PENALTY FOR PRIVATE USE, \$300

